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The Building Mortgagors.

Our real estate owners and builders who intend to sell or improve property will be interested in reading the article on our last page, taken from the New York *Press*. It will give them some points upon building in New York, and draw their attention to the fact that the opening of the rapid transit roads has started a genuine building "boom" in the upper part of Manhattan Island. As soon as the elevated roads were secured, the seven-mile street builders referred to in our issue of Jan. 1 in an unassuming J. Reynolds, Mr. J. B. Snyder, recently of Newark, began preparations to meet the demand for houses in the vicinity of Central Park; on the east side, at a moderate price. They have been very successful. Their innovation was creating a block of three-story and basement brown stone houses, two upon a city lot. Within the past two years, they have built several of these blocks, and sold the houses, in most cases, before they were finished, at prices ranging from \$12,000 to \$18,000 each. Our suburban builders would do well to visit New York and see how a model city home for a small and genteel family is being provided by Mr. Snyder in S-variety Ninth street. These 124 foot houses, are nearly perfect in plan and finish.

The dwelling needed in the country must, of course, be differently planned and constructed. But the problem is the same in either situation: "How to get fireless houses for small families with moderate incomes." If twenty such houses were built in Bloomfield this spring, upon the right location and in the right manner, they would prove a good venture.

The New Year's Call.

The time was when the first day of the new year was devoted by ladies and clergymen, and by gentlemen of the first year of marriage, to a general and cordial reception of gentlemen guests. It was then a day when gentlemen of fared congratulations to all lady friends and acquaintances, however slightly known, and even the employees of a gentleman paid their respects and ate and drank with the ladies of the household. The former custom, however, of the leaders of the social life in New York, brought by them from Holland, Their Dutch ancestors named this day "the great day of cake," cakes, wine and punch being distributed to all visitors with the most lavish hospitality.

The growth of the larger cities, and the consequent enlargement of social circles, has, for many years, made the observance of the day, on the original plan, impossible; and the custom has, consequently, fallen somewhat in disrepute. Ladies have not only been obliged to limit entertainment to their own particular circles, but, in some cases, there were so large that it was necessary to close the doors, or to send cards of invitation to gentle-men friends in such numbers as would not exceed the limit of comfortable hospitality. Others use as easily to receive their relatives and intimate friends, while others still, unable to bear the fatigues after a long day reception, send out invitations during the hours when the gentle-men friends will be at home. These measures, although forced by social necessities, have taken from the day its original significance, in the larger cities, and it now differs so greatly from other reception days that its peculiar charm is lost. The time-honored custom, therefore, is not as generally observed as when society was smaller, the boundaries of the great cities very much narrower; but it is still greatly to the credit of the politeness and kindness of any gentleman who is punctual in the observance of New Year's day customs.

THANK OFFERING.

Bloomfield, N. J. Oct. 20, 1879.

Mr. Nebe Brooks, Br. Pres.,

John F. Young, Vice-Pres.

J. O. Morgan, Secy.

John F. Baker, Treas.

John F. Baker, Vice-Treas.

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